

4. I have personal knowledge of the fact that MF owns Sharkey's former FIA Card Services account by virtue of my work at MCM and my review of MCM's records applicable to Sharkey's debt.

5. Attached hereto as Murphy-Sharkey Ex. A and Bates stamped MCM-0943 to MCM-0966, (sealed) is a true and correct copy, with certain redactions to protect proprietary information, of the confidential purchase agreement between FIA Card Services and MF by which MF purchased the portfolio of charged-off debts.

6. Sharkey's delinquent FIA Card Services debt obligation was included in the portfolio of charged-off debts transferred pursuant to Murphy-Sharkey Ex. A.

7. The information pertaining to this portfolio of charged-off debts was transferred to MCM in a computerized form through a media file containing the information applicable to each of the charged-off debts.

8. Attached hereto as Murphy-Sharkey Ex. B and Bates stamped MCM-0667 is a true and correct copy, with certain redactions made to protect Sharkey's privacy, of the information provided by FIA Card Services pursuant to the Bill of Sale/Assignment of Accounts transferred on or about March 28, 2011 in connection with the sale of accounts from FIA Card Services to MF, identifying Sharkey's former FIA Card Services account as one of the purchased debts within the FIA Card Services portfolio of accounts that FIA Card Services sold to MF.

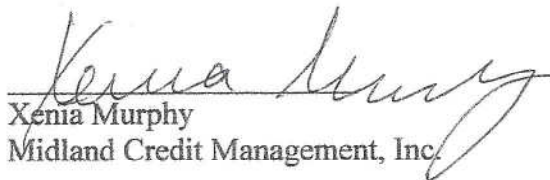
9. Attached hereto as Murphy-Sharkey Ex. C and Bates stamped MCM-0670 to MCM-0671, is a copy of the charge-off statement provided by FIA Card Services at the time Sharkey's debt was acquired by MF.

10. After acquiring Sharkey's former FIA Card Services debt, acting on behalf of MF, MCM sent Sharkey an initial collection letter, titled "Notice of New Ownership *And* Pre-Legal

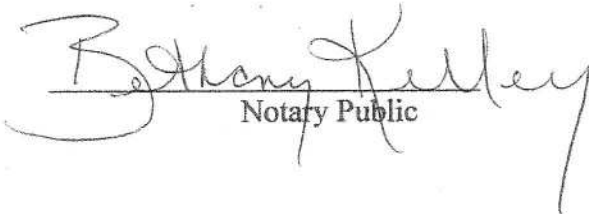
Review, on March 31, 2011. A true and correct copy of this letter, with certain redactions to protect Sharkey's privacy, is attached hereto as Murphy-Sharkey Ex. D and Bates stamped MCM-0601 to MCM-0603.

11. Attached hereto as Murphy-Sharkey Ex. E and Bates stamped F&G 000072 to F&G 000075 is a true and correct copy of the Affidavit of Kayla Haag in Support of MF's Motion for Default Judgment against Sharkey, dated February 14, 2012, along with its Certificate of Conformity, supporting MF's efforts to collect Sharkey's former FIA Card Services account.

Dated: Kent, Rhode Island
August 30 2016


Xenia Murphy
Midland Credit Management, Inc.

Sworn to before me this
30 day of August 2016


Notary Public

